

VIRGINIA CO BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions
	06/12/2009	58147	1
Selected balance and off-balance sheet items	2010	2011	%chg from prev
	\$ millions	\$ millions	
Assets	\$117	\$132	12.5%
Loans	\$99	\$103	3.6%
Construction & development	\$11	\$11	3.2%
Closed-end 1-4 family residential	\$14	\$12	-13.0%
Home equity	\$14	\$14	1.2%
Credit card	\$0	\$0	
Other consumer	\$3	\$2	-9.8%
Commercial & Industrial	\$15	\$19	24.0%
Commercial real estate	\$40	\$41	2.3%
Unused commitments	\$23	\$18	-20.8%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$0	\$0	
Asset-backed securities	\$0	\$0	
Other securities	\$12	\$13	8.8%
Cash & balances due	\$1	\$7	822.1%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$0	\$0	
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$0	\$0	
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$103	\$118	14.2%
Deposits	\$89	\$107	21.0%
Total other borrowings	\$14	\$10	-29.0%
FHLB advances	\$10	\$9	-9.9%
Equity			
Equity capital at quarter end	\$14	\$14	0.2%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	11.9%	10.0%	--
Tier 1 risk based capital ratio	12.8%	11.6%	--
Total risk based capital ratio	14.1%	12.9%	--
Return on equity ¹	3.9%	1.3%	--
Return on assets ¹	0.5%	0.1%	--
Net interest margin ¹	4.1%	4.1%	--
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	393.1%	105.0%	--
Loss provision to net charge-offs (qtr)	600.0%	0.0%	--
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	2010	2011	2010
			2011
Construction & development	0.0%	3.3%	0.0%
Closed-end 1-4 family residential	1.0%	0.1%	0.0%
Home equity	0.9%	4.5%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%
Commercial & Industrial	0.6%	0.8%	0.1%
Commercial real estate	0.0%	0.6%	0.0%
Total loans	0.3%	1.4%	0.0%